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FORM**

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Total Number of Pages in This Submission

Application Number	10/023,298
Filing Date	December 17, 2001
First Named Inventor	Martin Madden
Art Unit	3624
Examiner Name	Alain L. Bashore
Attorney Docket Number	2815CON

ENCLOSURES (Check all that apply)

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Amendment Responsive to Non-Final Office
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Michael P. Mazza LLC		
Signature			
Printed name	Michael P. Mazza		
Date	August 5, 2005	Reg. No.	34,092

CERTIFICATE OF TRANSMISSION/MAILING

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**ATTORNEY DOCKET
NO. 2815CON**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Martin P. Madden)	
)	
SERIAL NO.: 10/023,298)	
)	
FILED: December 17, 2001)	Art Unit: 3624
)	
FOR: SYSTEM AND METHOD FOR)	Examiner: Alain L. Bashore
ANALYZING AND ORIGINATING A)	
CONTRACTUAL ARRANGEMENT FOR)	Attorney Docket: 2815CON
A BANK DEPOSITS LIABILITIES BASE)	

**AMENDMENT RESPONSIVE TO
NON-FINAL OFFICE ACTION MAILED JULY13, 2005**

Honorable Commissioner of
Patents and Trademarks
Washington, D.C. 20231

Sir:

This Amendment is filed in response to the non-final Office Action mailed July
13, 2005.